

We claim:

1 1. A global communications network for use by a
2 financial institution, the global communications network
3 including a plurality of local area networks; a plurality of
4 distribution points for allowing access to the global
5 communications network; a plurality of service providers for
6 providing information in response to data level commands;
7 and an integration facility for decomposing high level
8 business language requests into data level commands that are
9 understandable by the service providers so as to allow end
10 users located at distribution points to relay information to
11 and receive information from the network, the integration
12 facility comprising:

13 means for determining whether an information
14 request is simple or complex;

15 means for receiving information requests from a
16 distribution point and relaying information the requests
17 received from a distribution point to the logical router for
18 determination of whether the request is simple or complex;

19 a router for routing simple requests to a service
20 provider that can satisfy the distribution point's request;

21 means for generating a message relating to the
22 satisfaction of the request;

23 a router for routing messages relating to the
24 satisfaction of the request back through the network to the
25 originating distribution point;

26 a plurality of messaging service agents, each
27 messaging service agent including means for consulting
28 script and workflow data model rules, and sending messages
29 to logical servers which determine which service provider is
30 appropriate to receive the complex request;

31 means for routing complex requests to messaging
32 service agents, which consult script and workflow data model
33 rules, send one or more messages to logical servers which
34 determine which service provider is appropriate to receive
35 the complex request;

36 a router for routing complex requests to the
37 appropriate service provider which performs the request;

38 means for allowing information relating to the
39 satisfaction of the request to be exchanged between the
40 distribution point and the service provider until the
41 request is satisfied;

42 means for generating a message relating to the
43 satisfaction of the request;

44 a router for routing messages relating to the
45 satisfaction of the request back through the network to the
46 originating distribution point.

1 2. The global communications network of claim 1,
2 wherein the integration facility of claim 1, further
3 comprising:

4 means for maintaining a system journal of all
5 requests, simple and complex, that the network routes
6 between distribution points and service providers.

1 3. The global communications network of claim 1,
2 wherein the integration facility, further comprising:

3 a replication data center in communication with
4 the network, the data replication center including:

5 a plurality a geographically separate electronic
6 databases for storing data necessary to perform the simple
7 and complex requests;

8 means for posting transactions in real time on
9 each of the plurality of the geographically separate
10 electronic databases so that the electronic databases are
11 always kept in lockstep.

1 4. The global communications network of claim 1,
2 further comprising a public network having a firewall that
3 includes means for limiting access to the public network to
4 authorized users.

1 5. The global communications network of claim 4,
2 further comprising means for allowing a customer to directly
3 connect to the public network through the firewall using a
4 computer modem.

6. The global communications network of claim 4, further comprising a remote delivery server for providing access to the integration facility of the global communications network's banking products and services and means for allowing a customer to directly connect to a remote delivery server using a computer modem, wherein the customer is provided with a messaging scheme that is identical to the messaging scheme the customer would receive from an in-branch connection with the integration facility of the global communications network.

7. The global communications network of claim 4, further comprising means for allowing a customer to directly connect to the public network through the firewall over a voice telephone.

8. The global communications network of claim 4, further comprising means for allowing a customer to directly connect to the public network through the firewall using a personal digital assistant.

9. The global communications network of claim 1, further comprising a plurality of financial institution branch systems and a branch server and a branch router for routing messages to and from integration facility of the global communications network such that the integration facility of the global communications network is in

7 electrical communication with the financial institution
8 branch systems.

1 10. The global communications network of claim 9,
2 wherein the branch systems further comprising an in-branch
3 workstation and an in-branch self-service station.

1 11. The global communications network of claim 9,
2 wherein the branch systems further comprising a branch
3 network and a plurality of branch services connected to the
4 branch network the services, including a printer, an
5 automated teller, a customer activated services terminal, a
6 staff workstation and a terminal server.

1 12. The global communications network of claim 11,
2 wherein the plurality of branch services connected to the
3 branch network further comprise express deposit devices,
4 teller work stations, greeter workstations and investment
5 consultant work stations.

1 13. The global communications network of claim 11,
2 wherein all branch services share a common local area
3 network and are located within a branch of the financial
4 services provider such that each of the services enjoys
5 access to the same computer financial applications; related
6 computer applications; and common routes and servers to the
7 integration facility of the global communications network.

1 14. The global communications network of claim 11,
2 wherein the branch network is electronically connected to a
3 public network which in turn is connected via router to the
4 integration facility of the global communications network.

1 15. The global communications network of claim 11,
2 wherein the branch network is electronically connected to
3 the integration facility of the global communications
4 network via a dedicated non-public router.

1 16. A global communications network for use by a
2 financial institution, the global communications network
3 that includes an integration facility for decomposing high
4 level business language requests into data level commands
5 that are understandable by the service providers so as to
6 allow end users located at distribution points to relay
7 information to and receive information from the network; the
8 global communications network comprising:

9 a plurality of distribution points in electronic
10 communication with the integration facility of the global
11 communications network;

12 a plurality of service providers;

13 a first network in electronic communication with
14 the integration facility;

15 a first messaging service;

16 a second messaging service; and

17 a second network;

18 the first and second networks including means for
19 routing electronic messages to and from external end users,
20 via logical routers, according to a determination of which
21 type of message is being routed; and

22 the first and second messaging services including
23 means for supervising the transactions requested based upon
24 script, workflow, and data model rules;

25 whereby in operation, the messaging services
26 handle structured requests from distribution points by
27 decomposing, processing, recomposing and reversing the
28 messages according to a set of business rules and processing
29 scripts;

30 means for routing the messages to the appropriate
31 service provider based on routing criteria developed from
32 data partitioning, load balancing, site availability and the
33 like.

1 17. The global communications network of claim 16,
2 further comprising structured messaging means, wherein each
3 distribution point is in electronic communication with a
4 first logical router, the first logical router including
5 means for determining whether the message is simple or
6 complex, whereby if the message is determined to be simple
7 the message is routed along a first path to the appropriate
8 service provider and if the message is found to be complex,
9 the message is directed along a second path to a messaging
10 services agent; wherein the messaging services agent

11 processes the message using, among other criteria, the
12 script/workflow data model rules and then directs the
13 complex message to second logical router; the second logical
14 router including means for directing the complex message to
15 the appropriate service provider.

1 18. The global communications network of claim 16,
2 further comprising unstructured messaging means, wherein
3 each distribution point is in electronic communication with
4 a first logical router, the first logical router including
5 means for determining whether the message is simple or
6 complex (i.e. requiring supervision); whereby if the message
7 is determined to be simple (not needing supervision) the
8 message is routed along a first path to the appropriate
9 service provider and if the message is found to be complex
10 (requiring supervision), the message is directed along a
11 second path to a mail agent; wherein the mail agent
12 processes the message using, among other criteria, the
13 script/workflow data model rules and then directs the
14 complex message to second logical router; the second logical
15 router including means for directing the complex message to
16 the appropriate service provider.

1 19. In a global communications network used by a
2 financial institution that includes a plurality of local
3 area networks; a plurality of distribution points for
4 allowing access to the global communications network; and a

5 plurality of service providers for providing information in
6 response to data level commands; a process for decomposing
7 high level business language requests into data level
8 commands that are understandable by the service providers so
9 as to allow end users located at distribution points to
10 relay information to and receive information from the
11 network, the process comprising the steps of:

12 receiving information requests from a distribution
13 point and relaying information the requests received from a
14 distribution point to the logical router for determination
15 of whether the request is simple or complex;

16 routing simple requests to a service provider that
17 can satisfy the distribution point's request;

18 generating a message relating to the satisfaction
19 of the request;

20 routing messages relating to the satisfaction of
21 the request back through the network to the originating
22 distribution point;

23 decomposing complex requests into one or more
24 messages;

25 determining which service provider is appropriate
26 to receive the complex request;

27 routing complex requests to the appropriate
28 service provider which performs the request;

29 exchanging information relating to the
30 satisfaction of the request between the distribution point
31 and the service provider until the request is satisfied;

32 generating a message relating to the satisfaction
33 of the request;
34 routing messages relating to the satisfaction of
35 the request back through the network to the originating
36 distribution point.

1 20. The process of claim 19, further comprising the
2 step of posting transactions in real time on each of the
3 plurality of the geographically separate electronic
4 databases so that the electronic databases are always kept
5 in lockstep.